



Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for

Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be received prior to the effective date of coverage or the expiration date of the quote, whichever is earlier. If written request to bind is not received within the described time frame, the quote is no longer valid and the file will be closed. Coverage is not bound without written confirmation from a representative of Public Risk Underwriters of Florida, Inc.

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If you have any questions or need further assistance please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY AND
IS NOT PART OF THE QUOTE**



Quote No.: PK FL1 0062511 23-10

Effective Date: 10/01/2023

Quote Expiration Date: 10/01/2023

QUOTE FOR

Village of Sea Ranch Lakes

1 Gatehouse Rd., Sea Ranch Lakes FL, 33308

Presented by Public Risk Underwriters for:

Foundation Risk Partners of Florida LLC, DBA Acentria Insurance (Orlando)

2160 West State Road 434 Suite 100, Longwood FL, 32779

08/21/2023 02:15:09 PM

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Insuring Florida's Future

Founded in 1999, Preferred is a non-assessable insurance risk pool made of and for its members, focusing on the unique needs of Florida's public sector. Our robust membership and financial strength stem from a conservative platform of managed risk. Program administration is provided by Public Risk Underwriters of Florida (PRU).

A key distinguishing feature and advantage of Preferred is the exclusive utilization of independent agents who specialize in public sector risk throughout the state for distribution.

WHY IS THIS IMPORTANT?

Our members receive local, personalized service and have built-in representation and advocacy to achieve optimal results.

Preferred's membership is represented by Elected Officials from all segments of Florida's Public Sector. Our Board of Trustees understands your needs and works diligently to bring you enhanced programs and services.

Specialized member-oriented claims service is provided by Preferred Governmental Claims Solutions (PGCS). With more than 40 years in claims experience, PGCS is Florida's foremost governmental third-party administrator. The cornerstones of their claims administration are communication, quick access, and sound return-to-work policies.

Preferred is a proven structure of strength created to protect Florida's public sector.

Service is the heart of what we do

Our Loss Control & Member Services team takes a proactive approach designed to reduce and prevent claims by customizing our services to your needs **at no additional cost.**



DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

- + Onsite safety inspections
- + Safety training on hundreds of topics
- + Safety program development, review & evaluation
- + Claims analysis & management
- + Claims reviews and Claims 101's

PREFERRED RISK MANAGEMENT RESOURCE CENTER FOR MEMBERS WHO PURCHASE THEIR EPLI COVERAGE FROM PREFERRED:

Cyber Security Resources

- + Breach health check
- + Customizable Incident Response Plan
- + Unlimited Access to Cybersecurity Experts
- + Immediate crisis management & response

HR Helpline Services

- + Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

- + WAVE by WebAIM accessibility evaluation tool
- + Expert guidance on ADA compliance

VECTOR SOLUTIONS – Online training platform with over 600 training courses on HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, etc.

PREFERRED VIRTUAL TRAINING ACADEMY –

Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

STREAMERY – 24/7 mobile streaming from anywhere with over 700 training topics

PREFERRED TIPS – 50/50 matching safety & loss control grant program up to \$5,000.

60,000+

Completed Training Courses

\$3,250,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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Your Member Services & Loss Control Team



Kevin Meehan oversees the Loss Control and Member Services department and implements member service initiatives. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM) and Certified Playground Safety Inspector (CPSI) designations. He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock has been in the insurance industry for the past 26 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and over 37 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities Served
by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of Teammate
Tenure at PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



Fred Tucker, Vice President Fred is responsible for the daily operations of PGCS. Fred began his career in the insurance industry as an independent adjuster in 1999, working his way into a management role with a national insurance agency where he led the risk services department. Fred joined PGCS in 2007 as a Senior Claims Specialist handling public entity automobile liability, general liability, employment liability with an emphasis on complex matters involving litigation management, working closely with defense counsel to ensure proactive handling of claims.



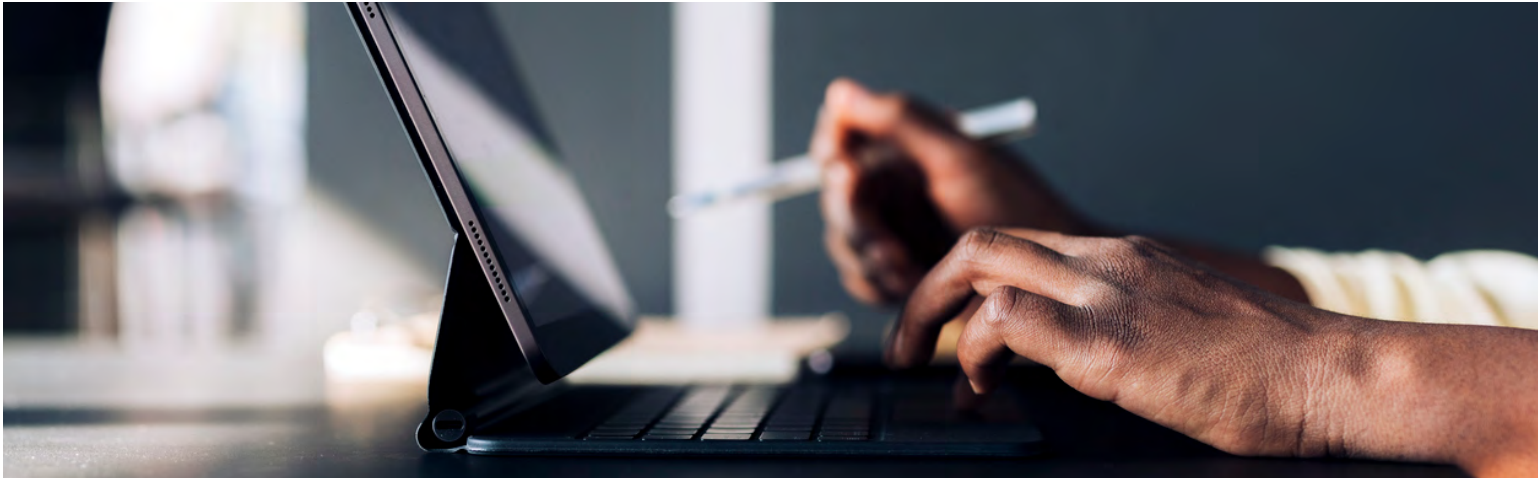
Cheryl Riley, Director of WC Claims Cheryl is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.



Stacy Hargrove, Director of Liability Claims Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.

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Innovative Solutions. Accurate Valuations.



In partnership with AssetWorks, Preferred provides property appraisals **for all property locations at no cost to our Members.** The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by AssetWorks on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, Members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to “stated value” with an 80% coinsurance clause.

Asset**WORKS**

You receive exclusive access to the AMP platform which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset. Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.



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Disaster Preparedness and Response

We are with you every step of the way

We take a multiprong approach to disaster response and recovery and it begins with **preparedness**. Our loss control consultants work with you to review and implement a disaster recovery plan that will stand up to the worst of disasters. We provide one on one training on the claims process and distribute an annual preparedness guide with an abundance of resources to make sure that you are ready should a disaster strike. We also provide hurricane kits so that you have the necessary policy information at your fingertips in the event of a power outage.



When a named storm is approaching, our field adjusters from Engle Martin are staged nearby with all contact and policy information for each member so that they can provide damage inspections immediately after a storm. Engle Martin uses cutting edge drone technology to identify damage mitigation opportunities that you may not have known existed. The EM adjusters also have access to prior appraisals and COPE data which helps streamline and expedite the claims process. This real time response enables us to get advance claim payments in your hands **within days**.



Preferred has partnered with First Onsite Property Restoration company to provide **turn-key emergency response mitigation and property restoration** with a 24/7 response including holidays and weekends. Their project managers will complete an initial scope and get the equipment you need to get back up and running immediately. First Onsite can supply backup generators, portables or temporary structures, and anything else you need. The project manager from First Onsite will provide a seamless delivery of service to get you back to your pre-disaster state. If your preference instead is a local contractor, you can use any vendor that you choose or select from our preapproved list of vendors. Payments can be made directly to vendors for a seamless process.

To finalize your claim, we provide a claim resolution packet which includes all documentation to support your claim in addition to FEMA closeout assistance.

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Liability Defense Panel



ROPER, P.A.

2707 E. Jefferson Street
Orlando, FL 32803
(407) 897-5150
www.roperpa.com

BRIONEZ & BRIONEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL 32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek Rd
Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

1815 Little Road
Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL 32401
(850) 784-7772
timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700
www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
Suite 700
Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

1802 W. Cleveland Street
Tampa, Florida 33606
(813) 279-2686

www.barbaslaw.com

ROPER, P.A.

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(407) 897-5150

www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
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(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
(407) 203-3600

www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

5800 N. Andrews Avenue
Ft. Lauderdale, Florida 33309
(954) 938-1920

dhernandez@hndefense.com

KELLEY KRONENBERG

10245 Centurion Pkwy N. Suite 300
Jacksonville, FL 32256
(904) 549-7700

www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

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WALTON, LANTAFF, SCHROEDER & CARSON LLP

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(561) 689-6700

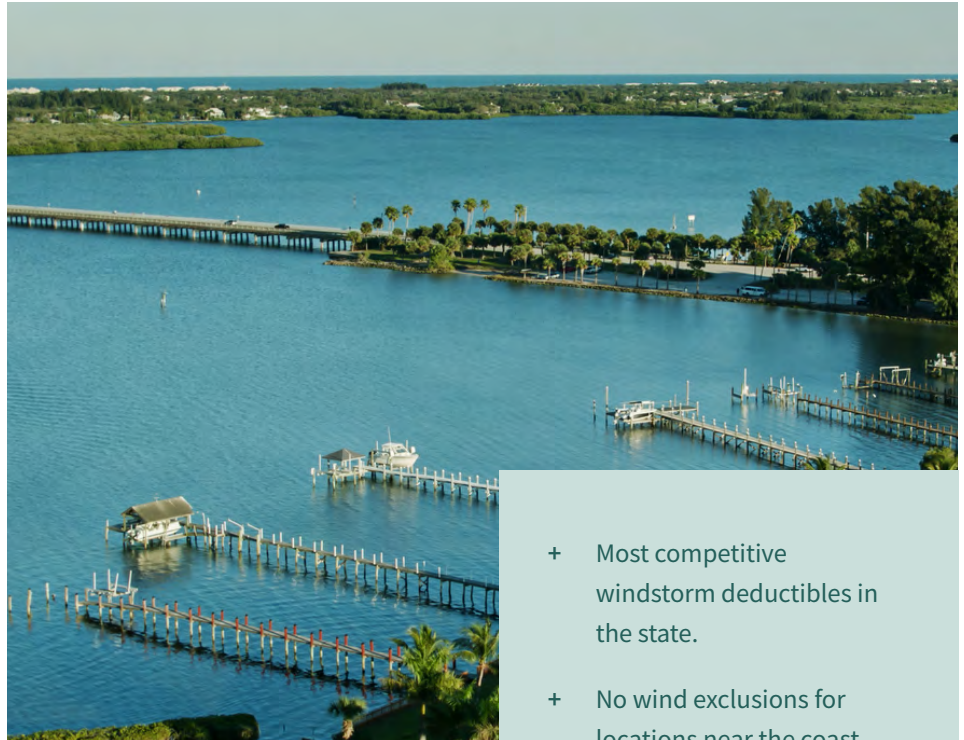
www.waltonlantaff.com

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Coverage Advantages

+ **SUPERIOR WINDSTORM COVERAGE:** While other risk pools exclude wharves, piers, docks, signs, antennas, and communication towers, our program provides wind coverage for these scheduled locations.

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In our 22 years of operation and responding to numerous windstorm events, Preferred's total losses have never exceeded the shared limit purchased.



- + \$100,000 of Non Non-Monetary coverage for Injunctive Relief, EEOC, Public Records and Inverse Condemnation allegations.
- + Professional Liability offered on either claims made or occurrence form.
- + Cyber Liability limits up to \$2,000,000 for both 1st and 3rd party claims.
- + Available Limits up to \$10,000,000 on all liability lines.
- + Public Officials and Employment Practices liability with no aggregate limit.
- + Defense costs are outside of the limit of liability, deductible does not apply to defense.
- + Deadly Weapon protection coverage free of charge. Crisis Response provided by CrisisRisk, a leading national response firm.
- + Unmanned Aircraft (Drone) Liability coverage of \$500,000.

- + Most competitive windstorm deductibles in the state.
- + No wind exclusions for locations near the coast.
- + No additional premium charged for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000.
- + Property in the open (PITO) coverage is provided up to 1,000 feet of an existing location with no valuation restrictions.
- + Blanket Inland Marine Coverage for individual equipment valued less than \$25,000.

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Named Covered Party: Village of Sea Ranch Lakes

Term: 10/01/2023 to 10/01/2024

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0062511 23-10

Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

PRU is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. Preferred has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters of Florida Inc. (PRU), a company owned by Brown & Brown, Inc., to administer Preferred's operations. The administrative services provided by PRU to Preferred include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of Preferred Coverage Agreements / Preferred Member Liaison / Risk Assessment and Control

Pursuant to its contract with Preferred, Public Risk Underwriters of Florida Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 9.75% of the Preferred premiums billed and collected.

Preferred has also contracted with Preferred Governmental Claims Solutions (PGCS), a company owned by Brown & Brown, Inc., for purposes of administering the claims of Preferred members. The services provided by PGCS to Preferred may include:

Claims Liaison with Insurance Company / Claims Liaison with Preferred Members / Claims Adjustment

Pursuant to its contract with Preferred, PGCS receives a claims administration fee for those accounts which PGCS services of up to 3.85% of the non-property portion of the premiums you pay to Preferred.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of Preferred's insurance policies. The wholesale insurance broker may provide the following services to Preferred:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to Preferred for your coverage.



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Property Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Value Building & Contents Limit, per attached schedule	\$50,000	\$2,500 Per Occurrence - All other perils 5% Per Occurrence - Named Storm subject to minimum of \$20,000
Boiler & Machinery	\$50,000	\$2,500 Per Occurrence

Schedule of Sublimits- These limits do not increase any other applicable limit of liability.

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	Not Included	N/A Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	Not Included	N/A
TRIA (Includes Inland Marine if applicable)	\$50,000	\$2,500 Per Occurrence

Extensions of Coverage- These limits do not increase any other applicable limit of liability. Deductible per terms of the Coverage Agreement.

<u>Coverage Description</u>	<u>Limit</u>
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$5,000
Business Income	\$500,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occurrence	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

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Inland Marine Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$600,000	Per attached schedule
Scheduled Inland Marine	N/A	Per attached schedule
Total All Inland Marine	\$600,000	Per attached schedule

Crime Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Forgery and Alteration	\$250,000	\$1,000
Theft, Disappearance or Destruction	\$100,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$100,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$250,000	\$1,000

Deadly Weapon Protection (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$ 250,000 sublimit	
Funeral Expenses	\$ 250,000 sublimit	
Retro Date: 10/01/2019		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		

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Public Officials Liability Coverage (Claims Made)

<u>Public Officials Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$2,000,000 per claim Aggregate Limit: N/A	\$1,000	10/01/2014
Total Payroll: \$1,020,277		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Claims Made)

<u>Employment Practices Liability Limit</u>	<u>Deductible</u>	<u>Retroactive Date</u>
\$2,000,000 per claim Aggregate Limit: N/A	\$1,000	10/01/2014
#FT emp: 13	# PT Emp: 10	#Volunteers: 0

Cyber Liability (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Policy Limit	\$2,000,000 annual aggregate	Applies per below
Third Party Liability Coverage:		
• Privacy & Security Liability	\$2,000,000 each claim	\$25,000
• Media Content Services Liability	\$2,000,000 each claim	\$25,000
• PCI DSS	\$1,000,000 sublimit	\$25,000
First Party Liability Coverage:		
• Cyber Extortion & Ransomware	\$500,000 each claim	\$25,000
• Data Breach & Crisis Management	\$2,000,000 each claim	\$25,000
• Data Recovery	\$2,000,000 each claim	\$25,000
• Business Interruption/ Extra Expense	\$2,000,000 each claim	\$25,000 / Waiting Period:12 Hrs
• Cyber Crime	\$250,000 Agg - see form for sublimits	\$25,000
• Utility Fraud	\$100,000 Agg - see form for sublimits	\$25,000
• Bricking Coverage	\$500,000 sublimit	\$25,000
• System Failure- BI/EE	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
• Dependent Business Interruption	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
o BI/EE	Included in above sublimit	\$25,000 / Waiting Period:12 Hrs
o System Failure	\$1,000,000 sublimit	\$25,000 / Waiting Period:12 Hrs
Retroactive date: 10/01/2011		
Voluntary Notification endorsement is included, see coverage form for all limits and sublimits		

Extended Reporting Periods POL/EPLI/Cyber (only applicable for claims made)

If the Trust terminates or does not renew this Coverage Agreement (other than for failure to pay a premium when due), or if the Public Entity terminates or does not renew this Coverage Agreement and does not obtain replacement coverage as of the effective date of such cancellation or non-renewal, the Public Entity shall have the right, upon payment of the additional premium described below, to a continuation of the coverage granted by this Coverage Agreement for at least one Extended Reporting Period as follows:

- A. Automatic Extended Reporting Period - 60 days per PGIT MN 500 & PGIT MN 700 (Cyber form)
- B. Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500 & PGIT MN 700 (Cyber Form)

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General Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>
Bodily Injury and Property Damage Limit	\$1,500,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$1,500,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	N/A
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$100,000 Aggregate
<i>General Liability Deductible:</i>	\$0
<i>Rating Basis</i>	
<i>Ratable Payroll:</i>	\$84,000

Unmanned Aircraft

Coverage is limited, see specimen form for policy details

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Law Enforcement Liability	\$2,000,000 Per Person \$2,000,000 Per Occurrence	\$0
<i>Rating Basis</i>		
<i>Full Time Officers: 8</i>	<i>Part Time Officers: 5</i>	<i>Vol Officers:</i>

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Named Covered Party: Village of Sea Ranch Lakes
 Term: 10/01/2023 to 10/01/2024
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0062511 23-10

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	7, 8, 9	\$1,500,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	N/A	N/A	N/A
Uninsured/ Underinsured Motorist		N/A	N/A
Physical Damage Comprehensive Coverage	7, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$35,000	Per attached schedule Hired deductible: \$1,000
Physical Damage Collision Coverage	7, 8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$35,000	Per attached schedule Hired deductible: \$1,000
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols	
1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.
* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements	

Symbol 10 comp & collision:

Symbol 10 liability:

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Named Covered Party: Village of Sea Ranch Lakes
 Term: 10/01/2023 to 10/01/2024
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0062511 23-10

Total Premium Due: \$59,999

Pay Term: PKG - 50% Down, 25% due at 75 days and 25% due at 166 days

IMPORTANT NOTE

Defense Costs- Outside of the limit, does not erode the limit for General Liability, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability.

Deductible does not apply to defense costs. Self Insured Retention does apply to defense cost.

QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated on the application.
2. The Coverage Agreement shall be 25% minimum earned as of the first day of the "Coverage Period".
3. Premium is late if not paid within 30 days of due date, unless otherwise stated.
4. Deletion of any line of coverage presented, Package and/or Workers Compensation, may result in re-pricing of account.
5. The Preferred Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhausts the limit purchased by Preferred on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
6. Coverage is not bound until confirmation is received from an authorized representative of Public Risk Underwriters.

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Named Covered Party: Village of Sea Ranch Lakes
 Term: 10/01/2023 to 10/01/2024
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0062511 23-10

ADDITIONAL TERMS & CONDITIONS

- Initialed and signed POL/EPLI application within 30 days of effective date of coverage
- Initialed and signed Preferred Application within 30 days of effective date of coverage
- Receipt of most recent Audited Financial Statements within 30 days of effective date of coverage
- Receipt of signed Signature Page form within 30 days of effective date of coverage
- Receipt of signed UM form within 30 days of effective date of coverage
- Signed first page of the Preferred Application (Florida Fraud Statement) within 30 days of effective date of coverage
- During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then additional annual premium will be invoiced by endorsement. For two year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement.
- Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$20,000 minimum per Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.

Agency Information Recap

8/21/2023 / 02:13:50 PM



Named Covered Party: Village of Sea Ranch Lakes
 Term: 10/01/2023 to 10/01/2024
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0062511 23-10

PREMIUM BREAKDOWN

Property	\$3,195
Inland Marine	\$1,560
Crime	\$1,100
General Liability (Includes Drone coverage if applicable)	\$3,864
Law Enforcement Liability	\$13,551
Public Officials and Employment Practices Liability	\$23,965
Cyber Liability	\$5,753
Automobile Liability	\$4,972
Automobile Physical Damage	\$2,039
Garage Keepers	N/A
Excess Workers Compensation	N/A
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
Grand Total	\$59,999.00
Commission	10.00%
Payment Terms	PKG - 50% Down, 25% due at 75 days and 25% due at 166 days

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Named Covered Party: Village of Sea Ranch Lakes

Agreement Number: 10/01/2023 to 10/01/2024

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0062511 23-10

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust, or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

a. I hereby reject Uninsured Motorist coverage.

b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits:
each person (enter limit if applicable)
each accident

c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

ELECTION OF NON-STACKED COVERAGE

(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signature _____

Title _____

Name _____

Date _____

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SIGNATURE PAGE

Policy#: PK FL1 0062511 23-10

Named Covered Party: Village of Sea Ranch Lakes

Effective: 10/01/2023

Termination: 10/01/2024

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

X	Property TIV: \$50,000
X	Inland Marine Blanket Unscheduled IM: \$600,000 Scheduled Inland Marine: Not Included Total All Inland Marine: \$600,000
X	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$84,000
X	Law Enforcement Liability Officers: 13
X	Professional Liability Employees: 23
X X	Automobile 4 Units - Auto Liability 4 Units - Comprehensive 4 Units - Collision
N/A	Stop Loss Aggregate: Not Included Applies to:
N/A	Excess Workers' Compensation Payroll: Not Included
N/A	I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).
N/A	I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

Signature _____ **Title** _____

Name _____ **Date** _____

Coverage is provided by Preferred Governmental Insurance Trust

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Property Schedule

Agreement Period: 10/01/2023 through 10/01/2024

COVERED PARTY: Village of Sea Ranch Lakes

QUOTE NUMBER: PK FL1 0062511 23-10

AGENCY: Foundation Risk Partners of Florida LLC, DBA Acentria Insurance (Orlando)

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	Village Hall & Police Station	1 Gatehouse Road Sea Ranch Lakes FL 33308	119 - JM	10/01/2023	10/01/2024	\$0	\$50,000

Total	\$0	\$50,000
TIV	\$50,000.00	



Inland Marine Schedule

Agreement Period: 10/01/2023 through 10/01/2024

COVERED PARTY: Village of Sea Ranch Lakes

QUOTE NUMBER: PK FL1 0062511 23-10

AGENCY: Foundation Risk Partners of Florida LLC, DBA Acentria Insurance (Orlando)

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Blanket Unscheduled Items		Blanket Unscheduled	10/01/2023	\$600,000.00	\$1,000
				10/01/2024		

Total	\$600,000.00
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COVERED PARTY: Village of Sea Ranch Lakes

QUOTE NUMBER: PK FL1 0062511 23-10

AGENCY: Foundation Risk Partners of Florida LLC, DBA Acentria Insurance (Orlando)

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
001	Ford	F150		10/01/2023	\$1,000	10/01/2023	10/01/2024	\$48,000
	2022	1FTFW1P8XNKE09774	Light Truck	10/01/2024	\$1,000	10/01/2023	10/01/2024	Actual Cash Value
002	Ford	Explorer Police Interceptor		10/01/2023	\$1,000	10/01/2023	10/01/2024	\$35,000
	2018	1FM5K8AR8JGA72080	Police Car	10/01/2024	\$1,000	10/01/2023	10/01/2024	Actual Cash Value
003	Ford	Explorer Police Interceptor		10/01/2023	\$1,000	10/01/2023	10/01/2024	\$35,000
	2018	1FM5K8AR0JGB68172	Police Car	10/01/2024	\$1,000	10/01/2023	10/01/2024	Actual Cash Value
004	Ford	Explorer Police Interceptor		10/01/2023	\$1,000	10/01/2023	10/01/2024	\$35,000
	2021	1FM5K8AB7MGB04587	Police Car	10/01/2024	\$1,000	10/01/2023	10/01/2024	Actual Cash Value

Total	\$153,000.00
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